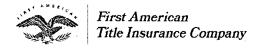


First American Title Insurance Company

Authorized Signatory

F.A. Form 55.1 (Revised 3/1/99)

Successor Insured and Fairway Endorsement



F.A. FORM 56 REVERSE MORTGAGE

ENDORSEMENT

Attached to	Policy No	·

Issued By

First American Title Insurance Company

The Company agrees with the Insured that advances made subsequent to Date of Policy pursuant to the terms of the insured mortgage or the loan agreement and/or note which are secured by the insured mortgage, shall be included within the coverage of the policy, not to exceed the face amount thereof, provided the vestee named in Schedule A is the owner of the estate or interest covered by the policy at the date any such advance is made and subject to the limitations hereinafter set forth.

The Company insures the insured against loss or damage sustained or incurred by reason of:

- 1. The invalidity, unenforceability or loss of priority of the lien of the insured mortgage as security for the principal balance of the loan, including any unpaid interest which was added to principal in accordance with the provisions of the insured mortgage, interest on interest, or interest as changed in accordance with the provisions of the insured mortgage, which invalidity, unenforceability or loss of priority is caused by (a) changes in the rate of interest; (b) interest on interest; or (c) increases in the unpaid principal balance of the loan resulting from the addition of unpaid interest.
- 2. The failure of advances made subsequent to Date of Policy pursuant to the terms of the insured mortgage or the loan agreement and/or note which are secured by the insured mortgage to have the same priority over liens, encumbrances and other matters disclosed by the public records as advances secured by the insured mortgage at Date of Policy, except for the following matters, if any, created or coming into existence subsequent to Date of Policy:
 - a. Federal tax liens.

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- b. Liens, encumbrances or other matters, the existence of which are actually known to the insured prior to date of such advances, if the advance is made subsequent to the occurrence of a default (of which the insured has actual knowledge, but which has not either been cured by the vestee or waived by the insured) under the terms of the insured mortgage and/or note or loan agreement secured by the insured mortgage;
- c. Bankruptcies affecting the estate or interest of the vestee prior to date of such advances;
- d. Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or
- e. Environmental protection liens.

"Changes in the rate of interest", as used in this endorsement, shall mean only those changes in the rate of interest calculated pursuant to the formula provided in the insured mortgage at Date of Policy.

This endorsement does not insure against loss or damage based upon (a) usury, or (b) any consumer credit





protection or truth-in-lending law.

If this endorsement is attached to a former ALTA Loan Policy - 1970, then the reference hereinafter referred to as Section 8(d) shall be deemed to refer to Paragraph 8(b).

This endorsement is made a part of the Policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto, except that the insurance afforded by this endorsement is subject to neither Section 3(d) of the Exclusions From Coverage nor Section 8(d) of the Conditions and Stipulations. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.

[Witne	ss clause optional]
Date:	
First	American Title Insurance Company

Authorized Signatory

F.A. Form 56 (Rev. 3/99)

Reverse Mortgage Endorsement



F.A. FORM 57 USURY I

ENDORSEMENT

Attached to Policy No. ____

Issued By

First American Title Insurance Company

The Company hereby insures the insured against loss or damage including attorneys' fees and costs of litigation which the insured shall sustain by reason of the entry of any court order or judgment which constitutes a final determination and adjudges:

That the lien of the mortgage referred to in Schedule A is invalid or unenforceable as to the principal and interest due on the note or notes secured thereby, said interest being computed in accordance with the provisions of such mortgage, on the grounds that the loan evidenced by the note or notes secured thereby is usurious under the laws of the State of _______.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 57

Usury Endorsement I

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F.A. FORM 57.1 USURY II

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the insured against loss or damage including attorneys' fees and costs of litigation which the insured shall sustain by reason of the entry of any court order or judgment which constitutes a final determination and adjudges

- a. That the lien of the mortgage referred to in Schedule A is invalid or unenforceable as to the principal and interest due on the note or notes secured thereby, said interest being computed in accordance with the provisions of such mortgage, on the ground that the loan evidenced by the note or notes secured thereby is usurious under the laws of the State of ______;
- b. That any part of the principal and interest, said interest having been computed in accordance with the provisions of such mortgage and the note or notes secured thereby, which has been paid to the insured cannot be collected, must be repaid or that a penalty for usury must be paid to the person claiming the same on the ground that the amount of interest so paid violated the usury laws of the State of

The insurance against usury risks afforded by this endorsement and its effect on the title insurance under the policy to which it is attached, shall survive the satisfaction of the mortgage or trust deed, the lien of which is thus insured.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

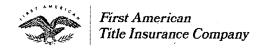
First American Title Insurance Company

Authorized Signatory

F.A. Form 57.1

Usury Endorsement II

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F.A. FORM 58 DOING BUSINESS - LENDER

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the Insured against loss or damage which the Insured shall sustain by reason of the entry of any court order or judgment which constitutes a final determination and denies the right to enforce the lien of the mortgage referred to in Schedule A on the ground that making the loan secured thereby constituted violation of the "doing business" laws of the State of _____

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 58

Doing Business - Lender





F.A. FORM 59 ANTI-TAINT

ENDORSEMENT

Attached to Policy No. _____

Issued By

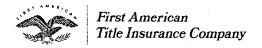
First American Title Insurance Company

The Company insures t	he Insured that the priority of	the lien of that portion of the insured Mortgage which
		der the Loan Agreement, dated,
between	and	(the "Loan Agreement") will not be affected
by reductions and subs Loan (as defined in the	equent increases of the outst	anding principal sums payable as the Revolving Credit
any prior endorsements provisions of the policy	thereto. Except to the exten	subject to all of the terms and provisions thereof and of t expressly stated, it neither modifies any of the terms and nor does it extend the effective date of the policy and any nount thereof.
Date:		
First American Title I	nsurance Company	

Authorized Signatory

E.A. Form 59

Anti-Taint



F.A. FORM 60 RECHARACTERIZATION - LENDER ONLY

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

That American Trac maurance company
The Company hereby insures against loss or damage that may be sustained by the Insured by reason of a final decree of a court of competent jurisdiction holding that the insured mortgage is invalid and/or unenforceable in whole or in part as a result of a finding that the relationship that exists between the Insured and (Insert name of borrower/mortgagor) as evidenced by the Loan Agreement dated as of, and the promissory note identified therein, is that of partners or joint venturers rather than that of a lender and a borrower.
This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.
Date:
First American Title Insurance Company
Authorized Signatory

F.A. Form 60

Recharacterization - Lender Only

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F.A. FORM 61 CONSTRUCTION LOAN PENDING DISBURSEMENT

ENDORSEMENT

Attached to Policy No
Issued By

First American Title Insurance Company

		• •
C	ons	STRUCTION LOAN PENDING DISBURSEMENT ENDORSEMENT
Pa	ragr	raph 7 of the Insuring Provisions set forth on the face of this policy is hereby replaced by the following:
he	ins	statutory lien for labor or material, except to the extent that such lien is attributable to retainage held by ured, which now has gained or hereafter may gain priority over the lien of the insured mortgage and arises from labor performed or material furnished prior to
P	END	ING DISBURSEMENT CLAUSE
) no	ortga	nstanding the Amount of Insurance in Schedule A, the Amount of Insurance at Date of Policy is limited to, being the aggregate of the mortgageproceeds actually disbursed at Date of Policy under the age set forth in Paragraph of Schedule A of this policy, and this Amount of Insurance may only reased by a Disbursement Endorsement which:
	1.	Extends the Date of Policy.
	2.	Increases the Amount of Insurance to the aggregate of the mortgage proceeds actually disbursed at the date of the endorsement.
	3.	Extends the date of coverage against loss or damage by reason of statutory liens for labor or material.
T managers	4.	Amends Schedule B to disclose exceptions first appearing of public record or, if not of public record first known to the Company and occurring after date of policy, as same may have been last extended. The Disbursement Endorsement shall, however, insure the insured against loss or damage arising from any recorded statutory lien for labor or material to the extent that the lien arises from labor performed or material furnished prior to a date through which the insurance has been provided by this policy as previously endorsed.

This policy does not insure completion of improvements, their compliance with plans and specifications, or the sufficiency of the mortgage proceeds or funds from any other source as adequate to complete any improvements now or hereafter to be located on the land.

This endorsement is made a part of the policy and is subject to all the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date:	
gn	





First American Title Insurance Company

Authorized Signatory

F.A. Form 61

Construction Loan Pending Disbursement

ALTA Loan Policy

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F.A. FORM 61.1 CONSTRUCTION LOAN DISBURSEMENT

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

CONSTRUCTION LOAN DISBURSEMENT ENDORSEMENT

The Date of Policy is amended to
Previous Amount of Insurance \$
Increase in Amount of Insurance \$
The Amount of Insurance is amended to \$
The date of coverage in Paragraph 7 of the insuring provisions of this policy, as contained in the Construction Loan Pending Disbursement Endorsement attached to the policy, is amended to
Schedule B is amended as follows:
(Insert intervening matters)
This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and prior endorsement, nor does it extend the effective date of the policy and any prior endorsement, nor does it increase the face amount thereof.
Dated:
Date:
First American Title Insurance Company

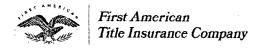
Authorized Signatory

F.A. Form 61.1

Construction Loan Disbursement

ALTA Loan Policy





F.A. FORM 61.2 CONST. LOAN-REINSTATEMENT OF PAR. 7

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

CONSTRUCTION LOAN ENDORSEMENT TO REINSTATE PARAGRAPH 7 TO POLICY

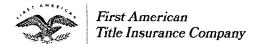
Paragraph 7 of the insuring provisions set forth on the Construction Loan Pending Disbursement Endorsement attached to this Policy is hereby replaced by the provisions in Paragraph 7 set forth on the face of this Policy. The Date of Policy is amended to
This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and an prior endorsements, nordoes it increase the face amount thereof.
Dated:
Date:
First American Title Insurance Company
Authorized Signatory

F.A. Form 61.2 (11-15-95)

Construction Loan-Reinstatement of Paragraph 7

ALTA Loan Policy





F.A. FORM 61.3 PENDING IMPROVEMENTS - OWNER

ENDORSEMENT

Attached to Policy No
Issued By

First American Title Insurance Company

Notwithstanding the Amount of Insurance set forth on Schedule A of the policy, the liability under the policy at date hereof is limited to \$______. Liability hereunder shall increase to the Amount of Insurance set forth in Schedule A as contemplated improvements are made.

The amount of insurance available for payment of any loss insured against by this policy shall include the above stated sum, plus the amount expended by or on behalf of the insured for additional improvements located upon the land at the time the loss occurs, not to exceed the Amount of Insurance set forth in Schedule A. Any such expenditures made for such additional improvements subsequent to the date of policy shall be deemed made as of the date of policy.

This endorsement is made a part of the policy and is subject to all the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements. This endorsement does not increase the face amount of the policy.

Authorized Signatory

F.A. Form 61.3 (11-15-95)

Pending Improvements Endorsement

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F.A. FORM 62 PENDING DISBURSEMENT - 122

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

Pending disbursement of the full proceeds of the loan secured by the insured mortgage and notwithstanding the Amount of Insurance shown in Schedule A and any terms and provisions of the policy to the contrary, the Amount of Insurance given by this policy is limited to an amount equal to the amount actually disbursed under the insured mortgage at Date of Policy. No disbursements made subsequent to Date of Policy shall be insured by this policy unless made with the written approval of the Company. The Company's approval of each disbursement shall be in the form of a CLTA Form 122 Endorsement which when issued shall insure the disbursement as a valid and enforceable lien prior to any liens, encumbrances or other matters, except those listed in the endorsement, if any, and those shown as exceptions in Schedule B of the policy.

The policy does not guarantee completion of the improvements in progress, or their compliance with plans and specifications. The Company in no way guarantees the sufficiency of the mortgage proceeds as adequate to complete said improvements.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date:	
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First American Title Insurance Company

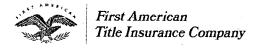
Authorized Signatory

F.A. Form 62

Pending Disbursement - 122

ALTA Loan Policy





F.A. FORM 63 MOD. OF MORTGAGE - CRED. RIGHTS EXCL.

ENDORSEMENT

			Attached to Policy No	
			Issued By	
,			First American Title Insurance Company	
the ag re-	e Mo ree cord cun	ortgage ment e ed nbranc	ny insures the Insured against loss or damage sustained or incurred by the Insured by reason of the referred to in Schedule A or the obligation secured thereby not having been modified by executed by agreement dated, executed by a, or the failure of the insured mortgage to be prior to any liens or es affecting the estate or interest referred to in Schedule A, other than those shown Schedule Ensured mortgage, except:	and
m	ortga edita	age ins ors' rigi	ot include loss sustained or incurred by reason of claims, which arise out of the modification of t sured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or simila hts laws, that are based on:	
í,	1.	the n	nodification being deemed a fraudulent conveyance or fraudulent transfer; or	
	2.		ubordination of the interest of the insured mortgagee as a result of the application of the doctrinuitable subordination; or	ne
	3.		nodification being deemed a preferential transfer, except where the preferential transfer results the failure:	
		a. to	o timely record the instrument of transfer; or	
		b. o	of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.	
an pr	y pr ovis	ior end ons of	ement is made a part of the Policy and is subject to all of the terms and provisions thereof and of dorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms a f the Policy and any prior endorsements, nor does it extend the effective date of the Policy and sements, nor does it increase the face amount thereof.	ınd
Da	ite:			
3			ican Title Insurance Company	